



WHETSTONE

Upholstery & Interiors, Inc.

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Richmond, VA 23230

Phone-804-355-8505 Fax-804-726-4106

June 13, 2013

Dear Mr. Redden:

This letter is in reference to Case No. 13-33079-DOT regarding King and Marydel Rives. I am contesting this bankruptcy on the basis of premeditation. Marydel contacted Whetstone on March 28, 2012 for a phone estimate to have her sofa and loveseat upholstered. We picked up the furniture on March 30th. She came in the shop to select her fabrics. She was called back a few days later with a quote for the labor and fabrics. We asked for deposit to begin the project. She gave a Visa number which was denied several times when we tried to process the card. She explained she was having a hard time because her husband just got a new job in Chicago and his bonus checks had not come through, yet. Finally, \$400.00 went through on the Visa. This is the only money we received from Marydel. She always had an excuse why the card would not go through, but assured us we would get paid in full, when her husband's pay schedule got straightened out. We believed her and were sympathetic to her situation. We proceeded with her project. As time went on and she was not handling her debt, as promised, we mailed a letter to her on July 10, 2012 stating, once again, the balance due. The letter also stated payment must be received in full for \$2,655.55 by July 31, 2012. She and her husband called the shop and demanded their furniture be delivered without the full payment. On July 23, 2012 we received the bankruptcy notice. Marydel called the shop the same day. I spoke to her on July 24, she again asked for her furniture. I told her she will not be getting it until the bill is paid in full. She admitted to me this bankruptcy had been going on for about two years.

All of this proves Marydel's actions were deliberate and well planned. She has no intention of paying for the furniture in the first place. She knew she and her husband were in serious financial trouble before she began this project. Reading over the bankruptcy documents and the list of about 84 vendors they owe money to, the majority were to fix up their home and property, not expenses that are necessary to live. In the second bankruptcy notice it lists the pattern of bankruptcies beginning in February 1992. The previous bankruptcy case, Chapter 13, was dismissed on March 11, 2013. The Rives have made a way of life out of swindling and deceiving people out of goods and services they knew they could not pay for. This is wrong and needs to be stopped. How can they be allowed to continue this behavior and the business owner pay the price for their irresponsible actions?

Sincerely,

Madalyn Hopkins

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